

Federal Government

The United States Government provides student financial aid through several agencies and programs. Some of the major sources of federal aid are listed in this section.

For more information about programs administered by the U.S. Department of Education, call toll free (800) 4-FED-AID or visit www.ed.gov.

State Government

Federal Government

Public Universities

**Private Colleges
and Universities**

**Public
Two-Year Colleges**

Trade Schools

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Corporation for National and Community Service



Contact: Corporation for National and Community Service, 1201 New York Avenue, NW, Washington, DC 20525, toll-free phone (800) 942-2677, website www.americorps.org

National Service

AmeriCorps

Eligibility: Must be a U.S. citizen or a permanent resident alien; be at least 17 years old; have a high school diploma or equivalent or agree to work toward one by the time service is completed to earn the education award; and agree to perform national community service before, during, or after receiving postsecondary education.

Award: Up to \$4,725 for each year of service to pay current or future education expenses or repay federal student loans

Number: Varies

U.S. Department of Agriculture



Contact: Linda W. Oliphant, phone (301) 504-2223, website www.1890scholars.program.usda.gov, or U.S. Department of Agriculture liaison officer of the school the student plans to attend

Scholarships

National Scholars Program Scholarship

Eligibility: Must be a U.S. citizen, be a graduating high school senior with at least a 3.0 GPA, have at least a 1000 composite SAT score or 21 ACT score, attend one of the 18 historic 1890 Land

Grant Institutions, and major in agriculture or a related discipline. The 1890 Land Grant Institutions are Alabama A&M University, Normal, Alabama; Alcorn State University, Lorman, Mississippi; Delaware State University, Dover, Delaware; Florida A&M University, Tallahassee, Florida; Fort Valley State University, Fort Valley, Georgia; Kentucky State University, Frankfort, Kentucky; Langston University, Langston, Oklahoma; Lincoln University, Jefferson, Missouri; North Carolina A&T State University, Greensboro, North Carolina; Prairie View A&M University, Prairie View, Texas; South Carolina State University, Orangeburg, South Carolina; Southern University, Baton Rouge, Louisiana; Tennessee State University, Nashville, Tennessee; Tuskegee University, Tuskegee, Alabama; University of Arkansas—Pine Bluff, Pine Bluff, Arkansas; University of Maryland—Eastern Shore, Princess Anne, Maryland; Virginia State University, Petersburg, Virginia; West Virginia State University, Institute, West Virginia.

Award: Full tuition, fees, books, use of a personal computer and software, employment, and employment benefits for four years while pursuing a bachelor's degree. The schools will provide recipient with room and board for each year.

Number: Varies; dependent on funding
Deadline: January 15

U.S. Department of Defense

Contact: Unless otherwise noted, individual listed for each program

Scholarships

Air Force Reserve Officers Training Corps (ROTC)

Contact: Unless otherwise noted, Air Force ROTC College Scholarship Selection Section, 551 East Maxwell Boulevard, Maxwell AFB, AL 36112-5917;

phone (800) 522-0033; website www.afrotc.com.

Airman Education and Commissioning Program

Eligibility: Must be a U.S. citizen; meet age requirements; have at least 1 year Time-In-Service and 1 year Time-On-Station; be recommended by immediate commander; meet the minimum college GPA and have completed the required coursework for selected major; be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; meet the requirements for overseas retainability; be an active duty enlisted person; and major in meteorology, nursing, foreign language (limited to Arabic, Chinese, Persian, Russian, Hindi, Pashto, Armenian, Georgian, Azeri, Kazakh, Indonesian, Swahili, Hebrew, French, Turkish), foreign area studies (limited to Middle East, Africa, Asia, Russia/Eurasia), mathematics, physics, computer science, or any ABET - accredited engineering major, (all technical majors must be AFIT - approved at the university the student plans to attend (nursing degrees must be accredited by the National League of Nursing or the Commission on Collegiate Nursing Education).

Award: Up to \$15,000 for tuition and fees and \$510 per year for books

Number: Varies

Airman Scholarship and Commissioning Program

Eligibility: Must be a U.S. citizen; be under age 31 on December 31 of the year student will graduate and earn commissioning; have at least 1 year Time-In-Service and 1 year Time-On-Station; be recommended by immediate commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to complete degree within 2 years (if student has not earned at least 24 hours of graded college work, student must have earned an

ACT composite score of at least 24 or an SAT 1 combined verbal and math score of at least 1100); be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Majority of awards to personnel majoring in a Technical Tier 1 field (computer, electrical, and environmental engineering; meteorology/atmospheric sciences); a Technical Tier 2 field (aeronautical, aerospace, architectural, astronautical, civil, or mechanical engineering); or a Technical Tier 3 field (any other ABET-accredited engineering majors, architecture, chemistry, computer science, mathematics, operations research, or physics). Other majors may also receive awards. List of majors are subject to change. Student will separate from active duty Air Force to join an Air Force ROTC detachment and become a full-time college student.

Award: Up to \$15,000 for tuition and fees, \$510 per year for books, and a monthly stipend of \$250-\$400

Number: Varies

Express Scholarship

Eligibility: Must be a U.S. citizen; pass the Air Force Officer Qualifying Test; pass the Air Force ROTC Physical Fitness Test; have at least a 2.5 cumulative GPA; not already be a contracted scholarship recipient; meet the age, moral and other scholarship eligibility requirements; and major in a specific field of study.

Award: Up to \$15,000 per year plus \$510 per year for books

Number: Varies

Contact: The detachment serving the school you attend or want to attend

High School Scholarship

Eligibility: Must be a high school gradu-

ate or have an equivalent certificate, be or become a U.S. citizen and be 17 years old prior to scholarship activation, be under 31 years old as of December 31 of the year you will commission, not be enrolled full-time at a college or a university except for joint high school college programs, and complete the Physical Fitness Assessment and submit the Letter of Certification. Based on a composite SAT score of 1100 or a composite ACT score of 24, class rank in the top 40%, GPA of at least 3.0 and the number of advanced placement or honors courses completed through grade 11. Personal interview required.

Award: **Type 1** - tuition, most fees, and \$510 per year for books; **Type 2** - tuition and most fees up to \$15,000 and \$510 per year for books. If student attends a school where the tuition exceeds \$15,000 per year, the student pays the difference; **Type 7** - tuition and fees, but the student must attend a college where the tuition is less than \$9,000 per year or a public college in which the student qualifies for in-state tuition.

Obligation: Enroll in the academic major in which the scholarship is offered, enlist in the Air Force Reserve and enroll in Air Force ROTC, satisfactorily complete a 4-week summer field-training course at an Air Force base, complete the Air Force ROTC Professional Officer Course, accept a commission as an Air Force officer, and serve at least 4 years on active duty.

Number: Varies

In-College Scholarship

Eligibility: Must be a college freshman or sophomore; be a U.S. citizen; pass the Air Force Officer Qualifying Test; pass the Air Force ROTC Physical Fitness Test; have at least a 2.5 cumulative GPA; not already be a contracted scholarship recipient; and meet the age, moral and other scholarship eligibility requirements.

Award: **Type 2** - up to \$15,000 per year; **Type 3** - up to \$9,000 per year; **Type 6** - up to \$3,000 per year

Number: Varies

Minority School Scholarship

Eligibility: Must be a U.S. citizen; pass the Air Force Officer Qualifying Test; pass the Air Force ROTC Physical Fitness Test; have at least a 2.5 cumulative GPA; complete a physical examination and be certified as commission-qualified by the Department of Defense Medical Examination Review Board; not already be a contracted scholarship recipient; meet the age, moral and other scholarship eligibility requirements; and attend a historically black college or university or Hispanic serving institution. Student does not need to be a minority to qualify for scholarship.

Award: Up to \$15,000 per year plus \$510 per year for books

Number: Varies

Contact: The detachment serving the school you attend or want to attend

One-Year Scholarship

Eligibility: Must be an undergraduate or graduate student; be pursuing a degree in electrical engineering, computer engineering, environmental engineering or nursing (subject to change); be a U.S. citizen; be able to complete, or have already completed, a baccalaureate or graduate degree within 1 year; be admitted to a college or university affiliated with Air Force ROTC; have at least a 2.0 cumulative GPA; be medically qualified for a commission; achieve qualifying scores on the Air Force Officer Qualifying Test; pass the Physical Fitness Test; meet all other requirements for enlistment (e.g., weight, civil involvements, drug screen, etc.); be recommended by Air Force ROTC detachment commander; and be able to commission and enter active duty prior to age 35 and by September 30.

Award: \$400 monthly stipend

Number: Varies

Contact: The detachment serving the school you attend or want to attend

Professional Officer Course - Early Release Program

Eligibility: Must be a U.S. citizen; meet age requirements; have at least 1 year

Time-In-Service and 1 year Time-On-Station; be recommended by immediate commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to complete degree within 2 years (if student has not earned at least 24 hours of graded college work, student must have earned an ACT composite score of at least 24 or an SAT I combined verbal and math score of at least 1100); be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Majority of awards to personnel majoring in a Technical Tier 1 field (computer, electrical, and environmental engineering; meteorology/atmospheric sciences); a Technical Tier 2 field (aeronautical, aerospace, architectural, astronautical, civil, or mechanical engineering); or a Technical Tier 3 field (any other ABET - accredited engineering majors, architecture, chemistry, computer science, mathematics, operations research, or physics). Other majors may also receive awards. List of majors are subject to change. Student will separate from active duty Air Force to enter the Air Force ROTC.

Award: \$3,000 per year if student meets age requirements, has a 2.5 GPA, and is working on first bachelor's degree
Number: Varies

Scholarships for Outstanding Airmen to ROTC

Eligibility: Must be a U.S. citizen; be under age 31 on December 31 of the year student will graduate and earn commission; have between 1 and 6 years Time-In-Service; and at least 1 year Time-On-Station; be recommended by immediate commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to

complete degree within 2 years (if student has not earned at least 24 hours of graded college work, student must have earned an ACT composite score of at least 24 or an SAT I combined verbal and math score of at least 1100); be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Student will separate from active duty Air Force to enter the Air Force ROTC.

Award: Up to \$15,000 per year

Number: Varies

Army Reserve Officers Training Corps (ROTC)

Contact: Military Science Department of the school you plan to attend; Army ROTC, P.O. Box 3279, Warminster, PA 18974-9872; phone (800) USA-ROTC; website www.armyrotc.com

Four-year Scholarship

Eligibility: Must be a U.S. citizen between the ages of 17 and 26, have a high school GPA of at least 2.5, have a high school diploma, meet physical standards and agree to accept a commission and serve in the Army on active duty or in a Reserve Component (U.S. Army Reserve or Army National Guard). The most competitive candidates for an Army ROTC 4-year scholarship will have at least an 1100 SAT or 24 ACT score.

Award: Tuition, stipend of \$250-\$400 per month, and book allowance

Obligation: Must agree to complete a period of service with the Army

Number: Varies

Nurse Program

Eligibility: Must be an undergraduate or graduate-level nursing student. Contact high school academic advisor or campus Military Science department for more information

Award: Tuition, stipend of \$250-\$400 per month, and book allowance

Obligation: Must agree to complete a period of service with the Army

Number: Varies

Three-year Scholarship

Eligibility: Must be enrolled in a college or university with 3 academic years remaining. Contact the school's Military Science department for more information

Award: Tuition, stipend of \$250-\$400 per month, and book allowance

Obligation: Must agree to complete a period of service with the Army

Number: Varies

Two-year Scholarship

Eligibility: Must be enrolled in a college or university with 2 academic years remaining. Contact the school's Military Science department for more information

Award: Tuition, stipend of \$250-\$400 per month, and book allowance

Obligation: Must agree to complete a period of service with the Army

Number: Varies

Civil Air Patrol (CAP)

Contact: Scholarship Coordinator, HQ CAP/CPR Scholarships, 105 South Hansell Street, Maxwell AFB, AL 36112-6332, website www.capnhq.gov

Civil Air Patrol (CAP) Advanced Undergraduate Scholarship

Eligibility: Must be a current CAP member, be a high school graduate or hold a GED, be accepted to a college/school or provide proof that an application has been made, have earned the Mitchell Award or attained the senior rating in the Cadet Programs Specialty Track, be enrolled in a full-time course of study during the academic year for which the scholarship is awarded, maintain an academic and discipline standard acceptable to the school they are attending, have a minimum of 60 semester hours or the equivalent prior to the start of the fall semester in which the scholarship is awarded, and submit to HQ CAP/CPR a

completed CAPF 95 Application for CAP Scholarship endorsed by the unit and wing commander. Cadets who will be senior members before January 31 must ensure that their transfer of status is completed so that scholarships can be awarded.

Award: Varies

Number: Varies

Civil Air Patrol

Graduate Scholarship

Eligibility: Must be a current CAP member, be a high school graduate or hold a GED, be accepted to a college/school or provide proof that an application has been made, have earned the Mitchell Award or attained the senior rating in the Cadet Programs Specialty Track, be enrolled in a full-time course of study during the academic year for which the scholarship is awarded, maintain an academic and discipline standard acceptable to the school they are attending, have by the end of the current year, a bachelor's degree from an accredited college or university, and submit to HQ CAP/CPR a completed CAPF 95 Application for CAP Scholarship endorsed by the unit and wing commander. Cadets who will be senior members before January 31 must ensure that their transfer of status is completed so that scholarships can be awarded.

Award: Varies

Number: Varies

Civil Air Patrol Technical/ Vocational Scholarship

Eligibility: Must be a current CAP member; be a high school graduate or hold a GED; be accepted to a college/school or provide proof that an application has been made; have earned the Mitchell Award or attained the senior rating in the Cadet Programs Specialty Track; be enrolled in a full-time course of study during the academic year for which the scholarship is awarded; maintain an academic and discipline standard acceptable to the school they are attending; be attending an accredited postsecondary trade, technical, or vocational school; and submit to HQ CAP/CPR a completed CAPF

95 Application for CAP Scholarship endorsed by the unit and wing commander. Cadets who will be senior members before January 31 must ensure that their transfer of status is completed so that scholarships can be awarded.

Award: Varies

Number: Varies

Civil Air Patrol

Undergraduate Scholarship

Eligibility: Must be a current CAP member, be a high school graduate or hold a GED, be accepted to a college/school or provide proof that an application has been made, have earned the Mitchell Award or attained the senior rating in the Cadet Programs Specialty Track, be enrolled in a full-time course of study during the academic year for which the scholarship is awarded, maintain an academic and discipline standard acceptable to the school they are attending, have completed less than 60 credit hours or the equivalent before the start of the fall semester in which the scholarship is awarded, and submit to HQ CAP/CPR a completed CAPF 95 Application for CAP Scholarship endorsed by the unit and wing commander. Cadets who will be senior members before January 31 must ensure that their transfer of status is completed so that scholarships can be awarded.

Award: Varies

Number: Varies

Defense Intelligence Agency (DIA)

Contact: Chalessa Young, Defense Intelligence Agency, Building 6000, Washington, DC 20340-5100, Attn: DIAC, Young, DAH2A (UTAP), phone (202) 231-4220

Eligibility: Must be a full-time student; have at least a cumulative 3.0 GPA, for each semester or quarter; major in geography or foreign area studies, international relations, political science (foreign language in conjunction with these majors is highly desirable); demonstrate leadership abilities as evidenced by extracurricular student activities, a high degree of civic involvement, volunteer

work, or part-time employment; be a U.S. citizen, including immediate family members; and demonstrate financial need. Additional requirements may include written assessment exercises and interviews.

Award: Tuition and required fees up to \$17,000 per year; reimbursement for books and needed supplies; annual salary; full-time employment during the summer vacation while in college; full benefits, including health insurance, life insurance, and retirement; and a position at DIA after graduation

Obligation: Must work for the DIA after college graduation for at least 1.5 times the length of study for each year of participation in the program or part thereof. If student leaves DIA before completing the service obligation, student will be required to reimburse the government for the total cost of education (excluding the employee's pay and benefits).

Deadline: November 30

National Security Education Program (NSEP) David L.

Boren Undergraduate Scholarship for Study Abroad

Eligibility: Must be a U.S. citizen at the time of application; have matriculated as a freshman, sophomore, junior, or senior in a U.S. postsecondary institution, including universities, colleges, and community colleges accredited by an accrediting body recognized by the U.S. Department of Education; and apply to participate in a study abroad program that meets home institution standards. Scholarship is open to all majors; applications are especially encouraged from students in agriculture and food sciences, engineering and applied sciences, business and economics, computer and information sciences, history, international affairs, political science, policy sciences, health, law, or other social sciences. NSEP undergraduate scholarships are not for study in the U.S. Scholarships will apply to study in all countries except Australia, Canada, New Zealand, and those in Western Europe. NSEP encourages applications from stu-

dents proposing study in countries critical to U.S. national security. NSEP will update this list annually. For a complete up-to-date listing, contact NSEP.

Award: Up to \$10,000, for a semester; up to \$20,000 for an academic year. All scholarship recipients incur a service agreement. Students will be required to provide service for 1 year in the Department of State, Defense, or Homeland Security or in the intelligence community.

Deadline: Mid-February

Contact: National Security Education Program, David L. Boren Undergraduate Scholarships, Institute of International Education, 1400 K Street Northwest, Washington, DC 20005-2403, toll-free telephone (800) 618-NSEP, e-mail nsep@iie.org, website www.iie.org/nsep

Naval ROTC

Contact: Unless otherwise noted, local Navy recruiter; phone (800) NAV-ROTC; e-mail nrotcscholarship@cnet.navy.mil; website www.nrotc.navy.mil

Historically Black College/

Minority Institution Scholarship

Eligibility: Must be U.S. citizen at least 17 years old by September 1 of the year starting college and less than 23 on June 30 of that year. Applicants with previous active duty service may be eligible for age waivers. Must have at least a 520 math and 530 verbal on SAT or at least a 22 math and 22 English on ACT for Navy option. Must have a least an SAT composite of 1000 or ACT composite 45 in English and math for Marine option. Must meet physical requirements. Visit www.nrotc.navy.mil for additional requirements.

Award: Tuition, fees, book allowance, uniforms, and monthly allowance

Number: Varies

Contact: Florida A & M University, Hampton University, Morehouse College, Norfolk State University, Prairie View A&M University, Savannah State University, or Southern University and A&M College

Four-Year Scholarship

Eligibility: Must be U.S. citizen at least

17 years old by September 1 of the year starting college and less than 23 on June 30 of that year. Applicants with previous active duty service may be eligible for age waivers. Must have at least a 520 math and 530 verbal on SAT or at least a 22 math and 22 English on ACT for Navy option. Must have a least an SAT composite of 1000 or ACT composite 45 in English and math for Marine option. Must meet physical requirements. Visit www.nrotc.navy.mil for additional requirements.

Award: Tuition, fees, book allowance, uniforms, and monthly allowance

Number: Varies

Deadline: January 9 for submitting application booklet or electronic application; January 20 for all other required paperwork

Nurse Corps NROTC Scholarship

Eligibility: Must be pursuing a bachelor of science degree in nursing, be a U.S. citizen at least 17 years old by September 1 of the year starting college and less than 23 on June 30 of that year. Applicants with previous active duty service may be eligible for age waivers. Must have at least a 520 math and 530 verbal on SAT or at least a 22 math and 22 English on ACT for Navy option. Must have a least an SAT composite of 1000 or ACT composite 45 in English and math for Marine option. Must meet physical requirements. Visit www.nrotc.navy.mil for additional requirements.

Award: Tuition, fees, book allowance, uniforms, and monthly allowance

Number: Varies

Tweedale Scholarship

Eligibility: Must have completed at least 1 but no more than 4 academic terms with at least a 3.0 cumulative GPA; transcript must reflect grade of at least a "C" in all courses attempted; completed 1 academic term of college-level math or science; complete Naval Science Course 101 as soon as possible; submit a revised degree plan for review by PNS; major in engineering, mathematics, computer science, chemistry or physics; and have a strong math/science background in high

school and "B" or better in calculus, if completed. Interview required and must comply with standards regarding leadership potential and military/physical fitness. Visit www.nrotc.navy.mil for additional requirements.

Award: Tuition, fees, book allowance, uniforms, and monthly allowance

Number: Varies

Two-Year Scholarship

Eligibility: Must be a U.S. citizen at least 17 years old and under 27 on June 30 of the year an applicant expects to graduate and complete NROTC training requirements. Applicants with prior active duty service may be eligible for a waiver. Must be a college sophomore with a minimum GPA of 2.5. One year (two semesters or three quarters) of "differential and integral calculus of one real variable" with grades of C or better is required (precalculus does not meet this requirement). Must meet physical requirements for the NROTC Program (physical required). Visit www.nrotc.navy.mil for additional requirements.

Award: Tuition, fees, book allowance, uniforms, and monthly allowance

Number: Varies

Contact: Nearest NROTC unit; phone (800) NAV-ROTC, ext. 2-9380 or 2-9387

Deadline: March 15

U.S. Department of Education



Contact: U.S. Department of Education, toll-free phone (800) 433-3243; high school counselor; or financial aid office of the school the student plans to attend

Grants

Federal Pell Grant

Eligibility: Must be an undergraduate student; have financial need; be enrolled in an eligible program and pursuing a degree or certificate; have a high school

diploma, GED, or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress. An undergraduate student who holds a bachelor's or higher degree is not eligible for this grant. Students enrolled in a postbaccalaureate teacher certification or licensing program may be eligible.

Award: For the 2005–2006 school year, up to \$4,050.

Number: Unlimited

Federal Supplemental Educational Opportunity Grant

Eligibility: Eligibility may differ according to school policy. Must be an undergraduate student; have exceptional financial need; be enrolled in an eligible program and pursuing a degree or certificate; have a high school diploma, GED, or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress. An undergraduate student who holds a bachelor's or higher degree is not eligible.

Award: Up to \$4,000 per year

Number: See financial aid listing of college

Loans

Federal Direct PLUS Loan

Eligibility: Federal Direct Loans are administered by colleges and financed by the U.S. Department of Education using funds it borrows from the U.S. Treasury. Direct Loans have the same eligibility criteria, award amounts, interest rates, and repayment terms as the Federal Family Education Loan Program (FFELP). For more information, see the FFELP listing under KHEAA on page 7.

Federal Direct Stafford Loan

Eligibility: Federal Direct Loans are administered by colleges and financed by the U.S. Department of Education using funds it borrows from the U.S. Treasury. Direct Loans have the same eligibility criteria, award amounts, interest rates, and repayment terms as the Federal Family Education Loan Program

(FFELP). For more information, see the FFELP listing under KHEAA on page 7.

Federal Direct Consolidation Loan

Eligibility: Federal Direct Consolidation Loans are financed by the U.S. Department of Education using funds it borrows from the U.S. Treasury. Direct Loans have the same eligibility criteria, interest rates, and repayment terms as the Federal Family Education Loan Program (FFELP). For more information, see the FFELP Consolidation Loan listing under KHEAA on page 8.

Federal Perkins Loan

Eligibility: Eligibility may differ according to school policy. Must be an undergraduate, graduate, or professional degree student; have exceptional financial need; be enrolled in an eligible program (students in a medical internship or residency program are not eligible) and pursuing a degree or certificate; have a high school diploma, GED, or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress.

Repayment: If attending school at least half-time, borrower has a grace period of nine months after graduation, departure from school, or dropping below half-time status. Less-than-half-time students should check with the financial aid administrator for the length of their grace period. Repayment begins at the end of the grace period. The loan must be repaid within 10 years. Interest rate is 5%. The minimum monthly payment for new loans is \$40.

Award: Up to \$4,000 each year for undergraduate students and \$6,000 for graduate students (may be increased 20% for study abroad). The maximum cumulative undergraduate amount is \$20,000 (\$8,000 for any student who has not completed 2 academic years of undergraduate work); the maximum cumulative graduate and undergraduate limit is \$40,000.

Number: See financial aid listing of college

Work-Study

Federal Work-Study

Eligibility: Eligibility may differ according to school policy. The student must be an undergraduate or graduate student; be enrolled in an eligible program and pursuing a degree or certificate; have financial need; have a high school diploma, GED, or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress.

Award: At least the current federal minimum wage; see financial aid listing of college

Number: See financial aid listing of college

U.S. Department of

Health and



Human Services

Contact: Unless otherwise noted, financial aid office of the school student plans to attend or www.bhpr.hrsa.gov

Loans

Health Professions Student Loan

Eligibility: Must be accepted for enrollment or be enrolled in a participating school; be a full-time student; pursue a degree in dentistry, bachelor or doctor of science in pharmacy, podiatric medicine, optometry or veterinary medicine; be a U.S. citizen, national or permanent resident; and demonstrate financial need based on both student and parent financial information.

Repayment: Loans are repayable over a 10- to 25-year period (extension of the repayment schedule beyond 10 years is at the discretion of the school) starting 1 year after the student ceases full-time study. Interest is calculated at 5% (fixed rate) on the unpaid principal.

Award: Varies; may not exceed the cost of attendance

Number: Varies; dependent on funding

Loans for Disadvantaged Students

Eligibility: Must be a U.S. citizen, national, or permanent resident; be accepted for enrollment or enrolled in a participating health professions school as a full-time student pursuing a career in allopathic/osteopathic medicine, dentistry, optometry, podiatric medicine, pharmacy, or veterinary medicine; and be determined by the school's financial aid director to meet financial need and disadvantaged background criteria.

Repayment: Loans are repayable over a 10- to 25-year period (extension of the repayment schedule beyond 10 years is at the discretion of the school) starting 1 year after the student ceases full-time study. Interest accrues at the rate of 5% during repayment.

Award: Varies; dependent on funding

Number: Varies; dependent on funding

Deadline: Varies by school

Nursing Student Loan

Eligibility: Must be accepted for enrollment or enrolled at least half-time at a participating school in a course leading to a diploma, degree (associate, bachelor's, or graduate) in nursing; be a U.S. citizen, national, or permanent resident; and demonstrate financial need.

Repayment: May be on a monthly or quarterly basis over a 10-year period beginning 9 months after the borrower ceases to be at least a half-time student. Interest accrues at the rate of 5%. Extension of repayment beyond the 10-year schedule is dependent upon individual financial circumstances.

Award: Varies; dependent on funding

Number: Varies; dependent on funding

Deadline: Varies by school

Primary Care Loan

Eligibility: Must be accepted for enrollment or enrolled in a participating school as a full-time student pursuing a degree in allopathic or osteopathic medicine; be a U.S. citizen, national, or permanent resident; and demonstrate financial need. Both student and parent financial information is required to determine financial need.

Obligation: Student must agree to enter and complete a residency program in primary health care (defined as family medicine, pediatrics, internal medicine, combined medicine/pediatrics, or osteopathic general practice) within 4 years of graduation (including 3-year residency program) and practice in primary care until the loan is repaid in full.

Repayment: Loans are repayable over a 10- to 25-year period (at the school's discretion if more than 10 years) beginning 1 year after the student ceases full-time enrollment. Interest is 5% during repayment unless the student fails to select/complete and/or fails to practice in primary health care until the loan is paid in full. The interest rate reverts to 18% at the date of noncompliance.

Award: Varies; annual award may not exceed the cost of attendance

Number: Varies; dependent on annual funds

Other

Extramural Clinical Research Loan Repayment Program (ECR-LRP)

Eligibility: Must be a U.S. citizen, national, or permanent resident; have a PhD, MD, DO, DDS, DMD, DPM, PharmD, DC, ND, or equivalent doctoral degree from an accredited school; come from a disadvantaged background; have total qualifying educational debt equal to or in excess of 20% of institutional base salary at the time of award; conduct qualifying research supported by a domestic nonprofit foundation, nonprofit professional association, or other nonprofit institution or a U.S. or other government agency; engage in qualified clinical research for at least 50% of time, i.e., not less than 20 hours per week based on a 40-hour work week; be a part-time federal employee who is engaged in qualifying research as part of non-federal duties at least 20 hours per week and whose funding source is from a domestic nonprofit source; and agree to conduct research for which funding is not prohibited by federal law, regulations, or HHS/NIH policy.

Award: Up to \$35,000 per year

Number: Varies

Contact: Jerry Moore, NIH Regulations Officer, Office of Management Assessment, NIH, 6011 Executive Boulevard, Room 601, MSC 7669, Rockville, MD 20892, phone (301) 496-4607, e-mail moorej@mail.nih.gov, website www.lrp.nih.gov

Scholarships

Scholarships for Disadvantaged Students

Eligibility: Must be a U.S. citizen, national, or permanent resident; be accepted for enrollment or enrolled in a participating health professions school as a full-time student pursuing a degree in allopathic or osteopathic medicine or nursing. Other approved disciplines include optometry; pharmacy; podiatric medicine; veterinary medicine; public health; chiropractic; allied health (bachelor's or graduate degree programs in dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiologic technology, speech pathology, audiology, and registered dietetics); graduate programs in behavioral and mental health practice, which includes clinical psychology, clinical social work, professional counseling, or marriage and family therapy; or programs providing training of physician assistants. Recipients must meet financial need and disadvantaged background criteria set by federal guidelines and the college financial aid office.

Award: Dependent on annual federal funding; maximum award may not exceed the cost of attendance (tuition and reasonable education and living expenses)

Number: Varies; dependent on federal appropriations. Priority given to a disadvantaged student who has participated in an academic enrichment program funded in whole or in part by the Health Careers Opportunity Program or by the Nursing Workplace Diversity Program (formerly Nursing Educational Opportunities Program).

U.S. Department of the Treasury



Contact: Internal Revenue Service Help Line (800) 829-1040 or website www.irs.gov

Education Tax Credits

Hope Tax Credit

Eligibility: Must pay qualified tuition and related expenses of higher education for an eligible student (self, spouse, or dependent claimed as an exemption on federal income tax return); be enrolled at least half-time for at least 1 academic period beginning during the year; be pursuing a degree or other recognized educational credential; and not have a felony drug conviction.

Award: Up to \$1,500 credit per eligible student; available only for the first 2 years of postsecondary education and only for 2 years per eligible student

Number: All who are eligible

Deadline: Must file Form 8863 with recipient's federal income tax return

Lifetime Learning Credit

Eligibility: Must pay qualified tuition and related expenses of higher education for an eligible student (self, spouse, or dependent claimed as an exemption on federal income tax return).

Award: For tax year 2005, up to a \$2,000 credit regardless of the number of eligible students (20% of the first \$10,000 of qualified tuition and related expenses paid for all eligible students) for undergraduate and graduate credit courses. Other noncredit course expenses may be eligible. No limit on number of years credit can be claimed. For the most current information, visit www.irs.gov.

Number: All who are eligible

Deadline: Must file Form 8863 with federal income tax return

U.S. Department of Veterans Affairs



Contact: Veterans Affairs Office of the postsecondary school or the Veterans Administration (VA) Regional Office, 400 South 18th Street, St. Louis, MO, 63103-9722, phone (888) 442-4551, e-mail stlrpo@vba.va.gov, website www.gibill.va.gov

VA Benefits

Chapter 30–Montgomery GI Bill (Active Duty)

Eligibility: Must initially enter active duty after June 30, 1985, and serve continuously for 3 years or 2 years followed by 4-year enlistment in Selected Reserve (military pay reduced by \$100 each month for 12 months); have entitlement under the Vietnam Era GI Bill on December 31, 1989, with active duty from October 19, 1984, through June 30, 1988, or June 30, 1987, followed by 4-year enlistment in Selected Reserve (no reduction in pay); or be on active duty on September 30, 1990, or on or after November 30, 1993, and be involuntarily separated after February 2, 1991, to elect Chapter 30 benefits (also allows individuals voluntarily separated after October 23, 1992, and those involuntarily separated after December 4, 1991, and before October 23, 1992, to elect Chapter 30 benefits; must have pay reduced by \$1,200 prior to separation from active duty). Less than honorable discharge disqualifies an individual for all categories. Individual must complete high school, GED, or 12 credit hours of college subjects before applying for Montgomery GI Bill benefits. Active duty personnel must serve 2 years before using benefit. Discharge for convenience of government, disability, hardship, medical condition that preexisted military service or one interfering with military job performance, or reduction in force prior to completion of qualifying active duty may not be disqualifying. Eligibility gen-

erally ends 10 years after separation from active duty or the date eligibility was established.

Benefits: Monthly benefits for training in degree and nondegree programs, apprenticeship/on-job, correspondence, cooperative, and flight training. Thirty-six months of full-time benefits are available; lesser number if qualifying active duty period is not completed.

Chapter 31–Vocational Rehabilitation for Service-Disabled Veterans

Eligibility: Effective October 1, 1993, must have a disability which VA has rated at least 10% compensable, have an employment handicap according to VA, and be within period of eligibility (generally 12 years following the date of notification of entitlement to VA compensation for disability).

Benefits: Cost of tuition, books, fees, supplies, and equipment. While in training or extended evaluation, veteran may receive a subsistence allowance in addition to disability compensation or military retired pay.

Chapter 32–Post-Vietnam Era Veterans Educational Assistance Program

Eligibility: Must have initially entered active duty between January 1, 1977, and June 30, 1985, and enrolled in and made contributions from \$25 to \$100 each month while on active duty up to a maximum of \$2,700 with 2-for-1 matching funds from the U.S. Department of Defense (DoD). (Additional contributions called kickers may be made by DoD.) Generally, the participant must have completed 24 continuous months or the full period for which he or she was called or ordered to active duty, whichever is less (does not apply if individual was discharged under early-out discharge, hardship discharge, or service-connected disability). Discharge must be under conditions other than dishonorable. Active duty personnel are eligible if first obligated period of active duty has been completed. Eligibility extends for 10 years after release from active duty.

Certain individuals who entered active duty between November 30, 1980, and October 1, 1981, will have their contributions made by DoD.

Benefits: Monthly payments for number of months participants contributed or for 36 months, whichever is less. Amount of monthly benefits depends on amount and number of contributions.

Chapter 35—Survivors' and Dependents' Educational Assistance Program

Eligibility: Must be the child, spouse, or surviving spouse of a veteran who died or is permanently and totally disabled as the result of a service-connected disability arising out of active service in the Armed Forces or who died from any cause while such disability was in existence or be the child or spouse of a person who is on active duty as a member of the Armed Forces and who is and for at least 90 days has been listed by the DoD as a POW or MIA or otherwise forcibly detained by a foreign government or power. A child generally may use this benefit between the ages of 18 and 26, although exceptions do exist. A spouse has 10 years from the date eligibility is established.

Benefits: Eligible individuals receive up to 45 months of training and full-time monthly benefits of \$695 for institutional training. They may pursue the same training approved for Chapter 30 with the exception of flight programs.

Chapter 1606—Montgomery GI Bill (Selected Reserve)

Eligibility: For Selected Reserve and National Guard members, individual must on or after July 1, 1985, enlist, reenlist, or extend an enlistment in the Selected Reserve or National Guard so that he or she has an obligation to serve for a period of not less than 6 years following the date of such action or be appointed or serving as a reserve officer and agree to serve in the Selected Reserve for a period of not less than 6 years in addition to any other period of obligated Selected Reserve service; have completed the requirements for high school diploma or

GED before completing the initial active duty for training (IADT) or before completing a reenlistment or extending an enlistment in order to establish eligibility for Chapter 1606 benefits; have completed IADT and be satisfactorily participating in required training in the Selected Reserve; and have enlisted, reenlisted, or extended an enlistment for 6 years on or after October 1, 1990, for pursuit of noncollege degree programs.

Benefits: Monthly rates up to \$282 for school training; lesser rates for correspondence, cooperative, and apprenticeship/on-job training. Flight training reimbursed at 60% of established charges for program.

Restored Entitlement Programs for Survivors (REPS)—Section 156, Public Law 97-377

Eligibility: Must be a surviving spouse or school-age child of a member or former member of the Armed Forces who died while on active duty before August 13, 1981, or died from disabilities incurred in or aggravated by active duty before August 13, 1981. Benefits to a surviving spouse are payable for the youngest child in his or her care if the child is 16 but under 18 years of age and attending school. Benefits for a school child are basically payable to an unmarried child who is 18 to 21 years old and a full-time student in an approved education program at an approved postsecondary school.

Benefits: Restoration of certain Social Security benefits that were reduced or terminated by the Omnibus Budget Reconciliation Act of 1981. Monthly benefits vary according to the REPS primary insurance amount or the claimant's proportionate share of the REPS family maximum.

Student Work-Study Allowance Program

Eligibility: Must be drawing education benefits under Chapter 30, 31, 32, 35, or 1606 and pursuing programs of education on at least a three-quarter training basis.

Benefits: Monetary allowance equal to

the prevailing federal or state minimum wage, whichever is higher, for services performed at VA regional offices, educational institutions, VA medical facilities, VA national cemeteries, and certain other organizations approved for outreach activities. Eligible students may contract for a maximum of 1,200 hours of service in any 12-month period.

Tutorial Assistance

Eligibility: Must be an eligible person training under Chapter 30, 31, 32, 35 or 1606; be enrolled in a postsecondary educational program at least a half-time basis; and have a deficiency in a subject required as part of, or prerequisite or indispensable to, the satisfactory pursuit of the approved program.

Benefits: Monthly cost allowance not to exceed \$100 each calendar month to pay for tutorial assistance; maximum assistance available is \$1,200.